

## REMARKS

In the Office Action mailed January 14, 2004, claims 1-33 are rejected under 35 USC §103(a) as being unpatentable over Moore et al. US Patent 5,930,759) in view of Walker et al. (US Patent 6,119,093).

In response to the rejection of the claims, Applicants have amended the independent claims to more clearly distinguish over the prior art. In particular, Applicants have amended independent claims 1 and 23 to further include a step of “enabling the selection of a payment type” and to indicate that the fulfillment step comprises a step of fulfilling the payment of a line item. Applicants have similarly amended claim 12 to recite “a user interface for enabling the selection of a payment type associated with said at least one line item.”

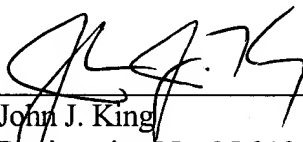
Applicants submit that neither cited reference, alone or in combination, discloses or suggests evaluating line item data during the processing of an insurance claim, or more particularly, enabling the selection of a payment type for fulfilling the payment of a line item as claimed by Applicants. As set forth in the Amendment mailed October 23, 2003, the primary reference Walker relates to the syndicated sale of an insurance policy. However, Walker fails to disclose or suggest evaluating line item data during the processing of an insurance claim as claimed by Applicants. Moore is cited for disclosing fulfilling the placement of at least one order based on the evaluation of the line item data. However, Moore also fails to disclose or suggest evaluating line item data during the processing of an insurance claim as claimed by Applicants.

In particular, Moore is directed to a system or network for assembling, filing and processing health care data transactions and insurance claims made by patients pursuant to health care policies issued to the patients by insurance companies or other carriers for service provided

to the patients at health care facilities. Each of the patients has a personal data file including a set of patient related data encoded in a machine readable format. Each of the health care facilities of the network has a telecommunications unit and a file reader to read the data on the personal data files and to transmit the patient related data to the telecommunications unit at the facility. The network further includes a central claims processing unit connected to the telecommunications units of the health care facilities to receive the electronic claim forms from those facilities and to adjudicate those claims. However, unlike Applicants' invention, Moore does not disclose or suggest (i) evaluating line item data during the processing of an insurance related claim, (ii) enabling the selection of a payment type, or (iii) fulfilling the payment of a line item during the processing of an insurance claim. Accordingly, any combination of the references would not lead to Applicants invention as claimed.

Applicants respectfully submit that the claims as amended are allowable over the cited art, and respectfully requests reconsideration of the claims.

Respectfully submitted,



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